

Fill in this information to identify the case:

Debtor 1 Richard Brudis Ferguson, Jr.
Debtor 2 _____
(Spouse, if filing) _____
United States Bankruptcy Court for the: Western District of Washington (Tacoma)
Case number 14-46461

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of Creditor: Wells Fargo Bank, N.A.

Court claim no. (if known): 6

Last 4 digits of any number you use to identify the debtor's account: 0601

Date of payment change:

Must be at least 21 days after date of this notice

11/01/2017

New total payment:

Principal, interest, and escrow, if any

\$3,775.58

Uniform Claim Identifier: WFCMGE1446461WAW78280601

Part 1: Escrow Account Payment Adjustment

1. Will there be a change in the debtor's escrow account payment?

- ☒ No
- ☐ Yes Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why:

Current escrow payment: _____

New escrow payment: _____

Part 2: Mortgage Payment Adjustment

2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?

- ☐ No
- ☒ Yes Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why:

Current interest rate: 6.875%

New interest rate: 7%

Current principal and interest payment: \$2,694.44

New principal and interest payment: \$2,728.45

Part 3: Other Payment Change

3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

- ☒ No
- ☐ Yes Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current mortgage payment: _____

New mortgage payment: _____

Debtor 1 Richard Brudis Ferguson, Jr. Case number (if known) 14-46461
First Name Middle Name Last Name

The CM/ECF system imposes certain constraints, including limits on the number of characters that may be entered into certain fields, when filing a proof of claim. As a result of these constraints and limitations, the creditor name that appears on the bankruptcy court's claims register (and any supplemental proof of claim) may differ from the creditor name that appears on the actual proof of claim form.

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box:



I am the creditor.



I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.



/s/ Megan Porter

Date 09/12/2017

Signature

Print: Megan Porter

First Name

Middle Name

Last Name

Title VP Loan Documentation of Wells Fargo Bank N.A.,
as Servicing Agent for Wells Fargo Financial

Company Wells Fargo Bank, N.A.

Address MAC N9286-01Y

1000 Blue Gentian Road

Eagan, MN 55121-7700

Specific Contact Information:

P: 800-274-7025

E: NoticeOfPaymentChangeInquiries@wellsfargo.com

UNITED STATES BANKRUPTCY COURT

Western District of Washington (Tacoma)

Chapter 13 No. 14-46461

Judge: Brian D Lynch

In re:

Richard Brudis Ferguson, Jr.

Debtor(s).

CERTIFICATE OF SERVICE

I hereby certify that on or before September 12, 2017, I served a copy of this Notice and all attachments upon each of the entities named below by the court's notice of electronic filing or by placing a copy thereof in an envelope, in the United States Mail with first class mail postage prepaid, addressed to each of them as follows:

Debtor: By U.S. Postal Service First Class Mail Postage Prepaid:

Richard Brudis Ferguson, Jr.
1304 19th St. Ct. NW
Gig Harbor, WA 98335

Debtor's Attorney: By U.S. Postal Service First Class Mail Postage Prepaid:

James F Dart
Shoemaker & Dart PS Inc
6706 24th St W, Ste A
Tacoma, WA 98466

Trustee: By U.S. Postal Service First Class Mail Postage Prepaid:

Michael G. Malaier
1551 Broadway, Ste 600
Tacoma, WA 98402

/s/ Bruce Bertrand

4 S Technologies, LLC
(as authorized agent for Wells Fargo Bank, N.A.)

WELLS FARGO HOME MORTGAGE
 RETURN MAIL OPERATIONS
 PO BOX 14472
 DES MOINES, IA 50306

WELLS FARGO **HOME MORTGAGE**

RICHARD B FERGUSON JR
 1304 19TH STREET CT NW
 GIG HARBOR, WA 98335

Account Information

Fax: (866) 278-1179
Telephone: (866) 234-8271
Correspondence: PO Box 10335
 Des Moines, IA 50306

Hours of Operation: Mon - Fri, 6 a.m. - 10 p.m.,
 Sat, 8 a.m. - 2 p.m., CT

Loan Number:
Property Address: 1304 19th St CT NW
 Gig Harbor WA 98335

September 10, 2017

Changes to Your Mortgage Interest Rate and Payments on November 1, 2017.

Under the terms of your Adjustable-Rate Mortgage (ARM), you had a six month period during which your interest rate stayed the same. That period ends on October 1, 2017, so on that date your interest rate changes. After that, your interest rate may change every six months for the rest of your loan term.

	Current Interest Rate and Monthly Payment	New Interest Rate and Monthly Payment
Interest Rate	6.87500%	7.00000%
Principal	\$354.57	\$348.10
Interest	\$2,339.87	\$2,380.35
Escrow	\$1,047.13	\$1,047.13
Total Monthly Payment	\$3,741.57	\$3,775.58 (due November 1, 2017)

Interest Rate: We calculated your interest rate by taking a published "index rate" and adding a certain number of percentage points, called the "margin". We round the result of this addition to the nearest one eighth of one percentage point (0.12500%). Under your loan agreement, your index rate is 1.45389% and your margin is 5.50000%. Your "6 Month Libor; The 1st Business Day Of The Month" index is published monthly by the Wall Street Journal.

Interest Rate Limits: Your interest rate cannot go higher than 12.24000% during the life of the loan. Your interest rate cannot go lower than 6.24000% during the life of the loan. Your interest rate can increase on this Change Date by no more than 1.00000%. Your interest rate can decrease on this Change Date by no more than 1.00000%.

Account Information**Loan Number:****Property Address:** 1304 19th St CT NW
Gig Harbor WA 98335**Changes to Your Mortgage Interest Rate and Payments on November 1, 2017.**

New Interest Rate and Payment: The table above shows your new interest rate and new monthly payment. Your new payment is based on the "6 Month Libor; The 1st Business Day Of The Month" index, your margin, a projected loan balance of \$408,059.68 and an amortizing term of 354 months. Your current loan balance may be greater than the amount projected in this notice. Refer to your billing statement for your outstanding unpaid loan balance. A balloon payment may be due on the maturity date of 04/2037.

Prepayment Penalty: None.

If you have questions or concerns about your upcoming change, please call us at the number listed in the account information box.

Sincerely,



Carolyn Romo
Vice President
Wells Fargo Home Mortgage